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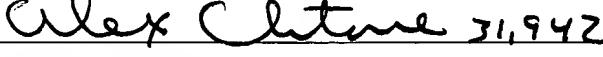
(to be used for all correspondence after initial filing)

		Application Number	09/497,142
		Filing Date	February 3, 2000
		First Named Inventor	Kirk WATKINS
		Art Unit	3624
		Examiner Name	C. R. Kyle
Total Number of Pages in This Submission		Attorney Docket Number	482772000500

ENCLOSURES (Check all that apply)

<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Allowance <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please Identify below): Return Receipt Postcard
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	MORRISON & FOERSTER LLP		
Signature			
Printed name	Wayne C. Jaeschke, Jr.		
Date	December 28, 2004	Reg. No.	38,503

O I P E SC/17
DEC 28 2004
PATENT & TRADEMARK OFFICE

Docket No.: 482772000500
(PATENT)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

re Patent Application of:
Kirk WATKINS

Application No.: 09/497,142

Confirmation No.: 7143

Filed: February 3, 2000

Art Unit: 3624

For: A SYSTEM AND METHOD FOR USING A
PAYROLL DÉDUCTION CARD AS A
PAYMENT INSTRUMENT

Examiner: C. R. Kyle

AMENDMENT AFTER ALLOWANCE (37 C.F.R. SECTION 1.312)

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

INTRODUCTORY COMMENTS

Prior to issuance of the application, applicants respectfully request entry of the following amendment, pursuant to 37 CFR 1.312.

Amendments to the Specification begin on page 2 of this paper.

Remarks/Arguments begin on page 3 of this paper.